

**REMARKS/ARGUMENTS**

Prior to this Amendment, claims 1-8, 10-17, 19-26 and 28-40 were pending. In this Amendment, claims 41 and 42 are added, claims 1, 7, 8, 10, 16, 17, 19, 25, 26, and 34 are amended, and claims 39-40 are canceled so that claims 1-8, 10-17, 19-26, 28-38, and 41-42 are pending.

An RCE is being filed with this Amendment. Entry of this Amendment is requested.

On August 15, 2008, the undersigned conducted an interview with Examiner Worjloh. Examiner Worjloh is sincerely and earnestly thanked for her consideration of the arguments made by the undersigned.

In this Amendment, each of the independent claims is amended to include the limitations in previously presented claims 39-40, as well as a feature at the carryover sentence at pages 9-10 of the present specification. The amendments to the claims were discussed during the interview, and Applicants believe that such amendments would move this application closer to allowance.

In the Office Action mailed on May 2, 2008, a number of rejections are made. They are as follows:

1. Claims 1, 10, 19, 32, 33, and 38 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2005/0021781 to Sunder et al. ("*Sunder*") in view of U.S. Patent No. 7,069,249 to Stolfo et al. ("*Stolfo*").
2. Claims 2, 11, and 20 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2005/0021781 to Sunder et al. ("*Sunder*") in view of U.S. Patent No. 7,069,249 to Stolfo et al. ("*Stolfo*") in further view of U.S. Publication No. 2002/0128973 to Kranzley et al. ("*Kranzley*").
3. Claims 3, 12, and 21 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2005/0021781 to Sunder et al. ("*Sunder*") in view of U.S. Patent No. 7,069,249 to Stolfo et al. ("*Stolfo*") in further view of U.S. Publication No. 2003/0046541 to Gerdes et al. ("*Gerdes*").

4. Claims 4-6, 13-15, 22-24 and 28-31 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2005/0021781 to Sunder et al. ("*Sunder*") in view of U.S. Patent No. 7,069,249 to Stolfo et al. ("*Stolfo*") in further view of U.S. Publication No. 2004/0254848 to Golan et al. ("*Golan*").

5. Claims 7, 16, and 25 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2005/0021781 to Sunder et al. ("*Sunder*") in view of U.S. Patent No. 7,069,249 to Stolfo et al. ("*Stolfo*") in further view of U.S. Publication No. 2001/0029496 to Otto et al. ("*Otto*").

6. Claims 8, 17, and 26 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2005/0021781 to Sunder et al. ("*Sunder*") in view of U.S. Patent No. 7,069,249 to Stolfo et al. ("*Stolfo*") in further view of U.S. Publication No. 2003/0168510 to Allen et al. ("*Allen*").

7. Claims 34-37, 39, and 40 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Publication No. 2005/0021781 to Sunder et al. ("*Sunder*") in view of U.S. Publication No. 2004/0254848 to Golan et al. ("*Golan*") in further view of U.S. Publication No. 2003/0168510 to Allen et al. ("*Allen*").

Each of the above rejections is traversed for the reasons of record. Further, none of the cited references teaches or suggests, *inter alia*, "wherein the authentication request was previously forwarded using an HTTP redirect command comprising the address of the central transaction server, wherein the authentication request includes a pseudonym corresponding to an electronic commerce card account number, wherein the pseudonym expires after a predetermined period of time" as recited in independent claim 1. The other independent claims recite a similar limitation.

At pages 9-12 of the Office Action, the Examiner relies on Otto and Allen as teaching or suggesting a "pseudonym." According to the abstracts of Otto and Allen, these references appear to discuss the ability of a consumer to make purchases anonymously. Even if these references did teach or suggest a "pseudonym" as alleged by the Examiner, there would be no reason for it to expire, since one would presumably want to reuse any alleged pseudonym to

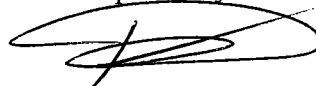
make additional purchases. Accordingly, the cited art actually “teaches away” from the presently pending claims, and obviousness cannot be established with the art of record.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 415-576-0200.

Respectfully submitted,

A handwritten signature in black ink, appearing to be 'Patrick R. Jewik', enclosed within a large, loopy oval shape.

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